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SAN MATEO • CALIFORNIA

SEDWAY/COOKE
325 PACIFIC AVENUE
SAN FRANCISCO, CA. 94111



General Plan VOLUME THREE • 1981 HOUSING ELEMENT



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APPROVED BY THE CITY COUNCIL

October 5, 1981

HOUSING ELEMENT

CITY OF SAN MATEO

Community Development Department

Planning Division

City of San Mateo

PA 81-43

SEDWAY/COOKE
325 PACIFIC AVENUE
SAN FRANCISCO, CA. 94111

prepared by

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EXECUTIVE SUMMARY

HOUSING ELEMENT

I. INTRODUCTION

This is a summary of the housing element for the City of San Mateo. The Housing and Land Use Element of the General Plan (as revised in 1975) has been changed in response to legislation adopted by the California State Legislature in 1980 (AB 2853). The new law and subsequent guidelines have specific requirements about the contents of a housing element, the issues it must address and the importance of goals, policies, objectives, and implementation programs. The City has responded explicitly to the State mandate.

The purpose of this summary is to provide a brief overview of the contents of the adopted housing element (October 5, 1981). For detailed discussion of the many important issues that face San Mateo now and in the future, consult the complete housing element or the series of eleven working papers prepared in the process of its development.

This summary is organized in the same manner as the complete housing element. Section II is a housing needs assessment which provides background information used to form the policies and programs. Section III discusses the important issue of land suitable for residential development. Section IV discusses public and private sector constraints and resources that affect solutions to housing problems. Sections V and VI list the proposed Goals, Policies, and Objectives. Section VII lists the five-year implementation program that will respond to identified needs and objectives.

II. HOUSING NEEDS ASSESSMENT

Population

- o little or no change in total population (estimated at 80,000 in 1980)
- o growing portion of the population in older age categories (11% age 65 or older in 1970)
- o gradual integration of the population (from 6% in 1970 to 17% non-white in 1980)

Households

- o households continue to increase despite stable population size (33,200 households in 1980)
- o decline in average household size (from 3.2 persons per household in 1960 to 2.4 in 1980)

Income

- o relatively high average income in San Mateo County (\$19,000 average in 1977--\$28,800 for a family of four)
- o low concentration of "lower-income" households (7,700 such households in 1970, representing 27% of the city total)

Employment

- o San Mateo is a leading employment generator in the county (projected 32,500 jobs in 1980--37,600 by 1990)

Fair Share

- o the regional "fair share" concept allocates anticipated housing demand to individual communities--neither the State nor ABAG has produced fair share figures at this time.
- o locally-derived "fair share" would allocate the following responsibility to the City of San Mateo:

	1980	1985	1990
households	33,240	36,426	37,721
housing units	34,075	37,956	39,305

Housing Supply

- o housing supply grew at a very slow rate in the late 1970's (1980 estimate at 34,075 units)
- o decline in dominance of single-family dwellings (1960 - 78% of total supply, 1980 - 55% of total supply)
- o large, multi-family structures have been the most active part of the new construction market (9,000 units increase during the 1970's, 1980 estimate of 12,200 units)

Tenure

- o San Mateo has become a renter-dominated housing market (55% renter-occupied in 1980)

Housing Cost

- o average sales price of a home in San Mateo in 1981 was about \$160,000
- o average sales price of condominiums (1980) varied from \$112,000 for studios to \$196,000 for four-bedroom units

- o average apartment rentals (1980) varied from \$300 a month for a studio to \$600 a month for a four-bedroom unit
- o average condominium rentals (1980) ranged from \$540 for a one-bedroom to \$760 for a four-bedroom unit

Vacancy

- o vacancy rates in San Mateo have been very low in recent years (estimated at 0.9% in 1980)
- o desirable overall vacancy rate is 4.2%

Special Needs

- o single-person households are the most significant special housing need in San Mateo--representing 22% of the city total in 1970
- o elderly persons (who are also a large share of single-person households) represented 18% of all households in 1970
- o large families (five or more persons) represented 13% of all households in 1970

Housing Problems

- o "overpaying" renter households are the most significant housing problem in San Mateo--in 1970, approximately 5,000 lower-income households were paying 25% or more of their income to monthly rent
- o overcrowding and substandard housing units are not major problems in San Mateo
- o displacement of households due to condominium conversion and private redevelopment is a significant issue in San Mateo because it reduces the available rental housing supply, especially lower-priced, rental housing

Energy

- o Energy conservation is a growing concern as the cost of utilities becomes an increasing share of shelter cost. The City is developing an overall energy conservation policy and energy element. The policies of the housing element shall be supportive and coordinate with that effort.

III. LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

There is very little vacant land left in San Mateo that is zoned for residential development. It is anticipated that by 1985 all significant parcels will have been developed or approved for development. At current densities this land could accommodate an

additional 1200 housing units. That does not mean San Mateo must assume a "no growth" posture for its future planning. There are other means and incentives for ensuring a continuous increase in the housing supply of the future.

Private redevelopment of existing developed parcels will become the primary source of new housing in the long-run. This process can increase the housing supply in a number of ways. There are probably some areas where the land has been "underutilized". That means fewer units built than maximum densities will allow. The constantly increasing value of land will give incentives to property owners to build to the maximum density. Parcels could also be rezoned to higher densities (in appropriate situations). A systematic evaluation of specific area plans (such as the downtown plan) in the city could be conducted to identify areas where this can occur. The Senior Citizen District zoning concept currently in effect in San Mateo is another means of increasing housing densities through relaxation of development and parking standards for a specific housing need. Encouraging mixed-use developments is another way of getting housing into areas where it previously would not have been built. Finally, the identification of surplus public land, such as school sites, would also provide a limited increase to available residential land.

Landbanking is a way of providing sites for the development of housing affordable to low-income persons. The landbanking process involves identification of appropriate sites and public acquisition of the parcels. The acquired sites can be vacant or developed and are held in public ownership until a sponsor can be found to develop or rehabilitate the needed housing. There are initially two sources of funding that can be tapped to get such a program started--the Community Development Block Grant program and Tax Increment Funding from the City's redevelopment areas. The City already has authorized \$500,000 to be set aside under the CDBG program for that purpose. Sale of the property to the sponsor would partially replenish the fund for future acquisition.

IV. CONSTRAINTS AND RESOURCES

There are two categories of constraints and resources which affect the development of housing; governmental and non-governmental. Governmental regulations can impose costs and time delays which make it difficult or expensive for the private sector to build new housing. Non-governmental factors, such as the cost of land, construction, and financing are direct costs that are eventually passed on to the housing consumer.

The City of San Mateo regulates housing development through the zoning code, building code, subdivision regulations, condominium conversion ordinance, development and improvement fees, and permit processing procedure. These are pretty standard devices employed

by most communities for the purpose of protecting the general public health, safety, and welfare. None of the devices are considered excessive in terms of their impact on the cost and ability to build housing in comparison with other communities. The zoning code could be amended to allow greater densities of development, but this is dependent on revisions to the general plan.

The development and improvement fees do add to the cost of development, but the City sees no alternative for providing public facilities, since the passage of Proposition 13 in 1978. San Mateo's permit processing procedure is considered quite efficient in that the Board of Zoning Adjustments (composed of City staff) is able to process and approve a large number of project applications. Better coordination between developers and the planning department can enhance the efficiency of the review process and sometimes shorten the period of review.

The major non-governmental constraints to housing development are the cost of land, construction, and financing. These are factors controlled somewhat by the state of the regional and national economy. The cost of these factors have increased substantially in recent years. The major cost component is construction, which takes up to two-thirds of the total sales price. Land is the second most expensive component which accounts for 20 to 30 percent of the total price. Financing of development costs is a relatively small portion of sales price, if the length of construction is not significantly extended. Obtaining financing at this time is a greater concern to the builder. The costs of financing have become the most significant factor for the home purchaser. Mortgage interest rates of 15% to 17% have raised monthly costs beyond the means of most first-time purchasers. New methods of financing are being created by lenders and sellers, enabling people to afford to buy homes.

V. GOALS AND POLICIES

There are six general goals and twenty-three specific policies associated with the goals. These statements will serve as a guide to future city actions on housing issues and the development of the implementation. The specific wording of each statement is in the full document. For this summary the essential meaning of the goals and policies have been condensed and are listed as follows:

Goal #1 Provide sufficient variety and supply of housing

Policies:

1A establish guidelines for development

- 1B permit multi-family housing in appropriate situations
- 1C encourage provision of medium cost housing
- 1D permit greater intensity of land use for housing in appropriate areas
- 1E limit development and redevelopment to areas that can be adequately served
- 1F promote the development of housing for the elderly
- 1G evaluate the development review process to remove unneeded obstacles

Goal #2 Maintain Suburban Atmosphere

Policies:

- 2A protect residential areas with adequate buffers

Goal #3 Expand Housing Opportunities for Low- and Moderate-Income People

Policies:

- 3A establish a "landbank" for housing
- 3B seek and assist private developers in creating low- and moderate-income housing
- 3C low- and moderate-income housing should not be concentrated in one area
- 3D establish a citywide housing fund that will help to expand the supply of low- and moderate-income housing
- 3E maintain San Mateo's commitment to participation with the County Housing Authority allocation of rental assistance subsidies
- 3F grant priority processing of development applications to low- and moderate-income housing projects

Goal #4 Improve Housing Condition and Prevent Neighborhood Blight

- 4A promote rehabilitation by encouraging public participation, revising regulations, and exploring potential funding sources
- 4B provide capital improvements and public services to support housing conservation and rehabilitation

Goal #5 Assure Equal Housing Choice

- 5A provide counseling in city programs
- 5B support monitoring programs

- 5C support citizen participation in the decision process
- 5D support legislation to end "redlining" practices
- 5E encourage affirmative marketing programs

Goal #6 Encourage Energy Conservation

- 6A support and coordinate with overall city energy policy
- 6B disseminate relevant energy conservation information

VI. QUANTIFIED OBJECTIVES

The State requires that quantified objectives on the level of housing activity be included in each community's housing element. The quantified housing objectives for the City of San Mateo during the 1980-1985 period are as follows:

- | | |
|---|------------------------------------|
| o net increase in total housing supply | 2,350 units |
| o newly constructed low- and moderate-income housing (rental) | 360 units |
| o substantially rehabilitated low- and moderate-income housing | 536 units |
| o conserved (minor repairs) low- and moderate-income housing | 150 units |
| o rental assistance for lower-income households (Section 8 rent supplement) | 14% share of countywide allocation |

VII. FIVE-YEAR IMPLEMENTATION PROGRAM

The goals, policies, and objectives of this housing element will be carried out through a five-year implementation program, as required by State regulations. The program is organized in six subject areas, which, in turn, contain a total of 17 action items (see Figure 1). Eight of the action items are on-going activities already in effect in San Mateo. The remaining nine programs are new, and may require a period of research and development before actual results can be produced.

The effectiveness of this program depends on the level of staff and financial commitment that San Mateo is willing and able to

make. Seven of the action items require significant financial commitments to be truly effective. The Citywide Housing Fund would require the most money, but it will serve to fund some of the other programs, such as land acquisition, and expanded housing rehabilitation loans. Potential funding sources include the Community Development Block Grant program, the 20% housing fund set aside from Tax Increment Revenues, assessment of special fees on new development and conversions, grant programs (public or private) created in the future, and return on housing investments made through the housing program.

Ten of the action items are low-cost in nature or require no additional expenditures beyond existing levels of commitment. Examples in this category include the Downtown Specific Plan, Senior Citizen District zoning ordinance, mobile home zoning ordinance, and the fair housing program.

This housing element should be periodically reviewed and revised as appropriate, in periods of not less than five years, except that the first such revision shall be accomplished by July 1, 1984, according to State regulations.

Figure 1

CITY OF SAN MATEO HOUSING ELEMENT
FIVE-YEAR IMPLEMENTATION PROGRAM SUMMARY

A. Actions to Identify Adequate Sites

1. Land Acquisition Program
2. Downtown Specific Plan - Zoning Changes
3. Downtown Redevelopment Plan - Capital Improvements
4. Zoning Ordinance - Senior Citizen District
5. Revisions to the General Plan - Specific Area Plans

B. Actions to Assist in the Development of Low- and Moderate-Income Housing

1. Citywide Housing Fund
2. Provide Sites for Low- and Moderate-Income Housing
3. Obtain Commitments for State and Federal Assistance
4. Rental Housing Assistance (Section 8)
5. Home Sharing Program

C. Actions to Address, and Where Appropriate, Remove Governmental Constraints

1. Priority Processing - Low- and Moderate-Income Housing Projects
2. Developers' Guidebook and/or Seminars
3. Local Mobile Home Zoning Ordinance

D. Actions to Conserve and Improve the Condition of Low- and Moderate-Income Housing Stock

1. Expanded Housing Rehabilitation Program
2. Minor Home Repair Program

E. Actions to Promote Housing Opportunities for All Persons

1. Fair Housing Program

F. Energy Conservation

1. Energy Conservation Policy

APPROVED BY THE CITY COUNCIL

October 5, 1981

HOUSING ELEMENT

CITY OF SAN MATEO

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CHAPTER I

INTRODUCTION

In 1980, the California State Legislature enacted into law AB 2853. This law requires all cities and counties to have housing elements adopted by October 1, 1981. The housing element is an important component of a community's general plan because it defines housing problems and resources, sets local goals, policies, and objectives, and establishes local programs that will be implemented by the community to ensure that all that is publicly possible is being done to provide safe, decent housing for its current and future residents.

The City of San Mateo combined the housing and land use elements in its adopted General Plan of 1975. This revised Housing Element separates those two elements and represents the city's most recent effort to update its awareness of housing issues and improves the responsiveness of its goals, policies, objectives, and programs. This Housing Element is designed to respond to the requirements of AB 2853. The State's mandate has been rigorous in terms of the areas of analysis to be performed, the outline of local response to identified needs, and the kind of policies and programs that are appropriate to a housing element. This Housing Element brings the City of San Mateo significantly forward in terms of its understanding of housing issues and its commitment to find practical solutions to pressing problems.

This version of the Housing Element does not represent a radical departure from the City of San Mateo's efforts to solve housing problems. Included in the implementation aspects of this document are policies and programs that were previously adopted, such as the Senior Citizen District overlay concept and the Housing Rehabilitation Loan Program.

Basically, there are four major components required in a housing element; a housing needs assessment, goals and policies, quantified objectives, and a five-year implementation program. The housing needs assessment is done to evaluate the operation of the local housing market, using the most recent available data. Housing problems of the community are to be identified. Special attention must be paid to the needs of low- and moderate-income households. In this document, the term "low- and moderate-income housing" will be used from time to time. That term refers to housing that is within the reasonable financial means of low- and moderate-income households.

Constraints and resources for solving housing problems must also be evaluated to determine the potential direction of goals, policies, and programs. The suitability and availability of land for residential development is an important issue because the City

of San Mateo is 95% "built-out." In San Mateo's case, resources other than vacant residential land will play an important role in future changes to the housing supply.

Goals and policies are guides to city action and decision-making. This Housing Element contains six broad housing goals and twenty-one policies that cover the spectrum of contemporary housing concerns. Where possible, the wording of existing, goals and policies have remained intact.

Quantified objectives have been established as the basis for implementing the housing program for the period from 1980 to 1985. The objectives cover increases in total housing supply, newly constructed affordable housing, rehabilitated and conserved housing, and rental housing assistance. The quantified objectives do not accomodate all of the identified need in the five-year period because of the scarcity of vacant land in San Mateo, lack of resources available for housing nationwide, and the relative enormity of chronic housing problems in general. The objectives are considered realistic figures that can be achieved, barring further limits to the use of housing resources in the foreseeable future.

The five-year implementation program attempts to respond in a practical manner to the needs, policies, and objectives identified in the first six chapters of the element. There are six areas in which the program is organized;

1. Identification of adequate sites for housing development
2. Expanding the supply of affordable housing
3. Addressing governmental constraints to housing
4. Conserving and improving housing quality
5. Equal housing opportunity
6. Energy conservation

There are seventeen action items described in Chapter VII that compose the program.

This document is organized into seven chapters. Chapter I (Introduction) explains the purpose and organization of the Element. Chapter II is the housing needs assessment. Chapter III discusses the availability and suitability of land for residential development in the City of San Mateo. Chapter IV discusses governmental and non-governmental constraints and resources for residential development. Chapter V presents the City's housing goals and policies. Chapter VI presents quantified goals for the 1980-1985 period. Chapter VII describes the five-year implementation program.

In a policy document it is impossible to provide a full discussion of all the relevant issues without losing the value of the most important components. For that reason, a series of eleven working papers were prepared to provide in-depth discussions of housing issues. Those papers are adopted by reference and can be reviewed at the City's Community Development Department.

CHAPTER II

HOUSING NEEDS ASSESSMENT

This chapter will assess the housing needs of San Mateo, consistent with the State's housing element guidelines under AB 2853. The purpose of this assessment is to provide general information on the local housing market, discuss housing problems, and identify potential resources the city can use to develop solutions for those problems. This assessment will be presented in terms of nine factors, which are listed below:

- A. Population
- B. Households
- C. Income
- D. Employment
- E. Regional Fair Share Housing Need
- F. Housing Supply
- G. Special Housing Needs
- H. Housing Problems
- I. Energy Conservation

The following descriptions summarize the past, present, and projected (where applicable) status of each factor. In a policy-oriented document such as a housing element it is advisable to keep detailed analytical discussions to a minimum length. Discussions are kept mostly in a narrative format. More in-depth evaluation of the factors and tabular data are found in Working Papers 1 through 7 (adopted by reference).

A. Population

The City of San Mateo has gone from a period of strong growth in the 1960's to a decline in the population growth rate in the 1970's. The total population went from 69,870 in 1960, to 78,991 in 1970, an increase of 13 percent. The official 1980 population has not been finalized yet, but ranges between 78,600 and 80,300. This indicates that San Mateo has reached a very slow or no growth pace in the last decade. The Association of Bay Area Governments (ABAG) has projected slow increases in population to 83,000 by 1985, and 85,200 by 1990. San Mateo appears to be characteristic of maturing suburban communities on the peninsula that have depleted most of their available supply of vacant residential land.

The population of San Mateo is "aging" as the distribution of people is shifting toward the older age categories. The percentage of young people (less than 20 years old) declined from 37% to 32% between 1960 and 1970. The portion of middle-age persons (45 to 64 years) went up, from 22% to 25%. The percentage of senior citizens (65 years and older) also went up, from 8% to 11%. A

planning department estimate indicates that 44% of the population in the Downtown Area were age 62 or older.

Some racial and ethnic integration occurred in San Mateo during the 1960's and 1970's. The percentage of Whites went from 94% in 1960, to 83% in 1980. The Black population did not change very much, going from 2% to 4% of the city total. Other Non-Whites (mostly Asians) increased significantly, going from 4% to 13% of the population. The Spanish-surname ethnic minority went from 8% to 9% of the population between 1970 and 1980.

B. Households

The number of households (the basic units of housing demand) in San Mateo increased at a faster rate than population during the last two decades. From 1960 to 1970, the number of households went from 21,502 to 28,682, an increase of 33%. From 1970 to 1980, the number of households went from 28,682 to 33,240, an increase of 16%. The equivalent population increases were 13% and 2%, respectively. The difference in growth rates is attributable to overall demographic and lifestyle changes that have occurred in the last twenty years, which have caused a decline in household size.

Since 1960, the average household size in San Mateo has declined by 25%. Specifically, it went from 3.2 persons per household in 1960, to 2.7 in 1970, to 2.4 in 1980.

C. Income

Typical incomes in San Mateo are high, compared to the rest of the Bay Area. But like most communities, San Mateo has its share of low- and moderate-income households. The 1970 Census indicated that the median household income in San Mateo was \$11,500. Owner households were a little wealthier (\$13,500) and renters were a little poorer (\$9,200). Updated income figures for San Mateo from the 1980 Census are not yet available. Countywide figures for 1977 indicate an average household income of \$19,100 and an average income for a family of four at \$28,800.

The State and federal governments measure income in terms of "lower-income," which is defined as less than 80% of the areawide median. This definition is used to determine eligibility for housing subsidies and measuring the extent of housing affordability problems. Moderate-income has been defined as between 80% and 120% of the areawide median. Because of San Mateo's location in a relatively high-income area, the proportion of low- and moderate-income households is low. In 1970, 26.8% (almost 7700 households) in San Mateo were in the lower-income category, while 18.2% (over 5200 households) were in the moderate-income category. In the San Francisco/Oakland SMSA, respective percentages were 35.3% and 19.1%.

D. Employment

The level of employment in a community will have some effect on the level of housing demand that is exerted in the area. Census figures indicate a labor force in San Mateo of 34,418 persons in 1967, and 37,102 persons in 1970. The number of employed individuals in the same years was 33,653 and 35,452. The respective unemployment rates were 2.2% and 4.4%.

ABAG has projected a steady increase in the number of jobs in San Mateo through 1990. Their estimated number of jobs was about 30,000 in 1975, 32,500 in 1980, 35,100 by 1985, and 37,600 by 1990. That represents a 25.3% increase over the fifteen-year period.

The housing/jobs ratio is a concept that correlates economic growth with the anticipated increase in demand for housing. ABAG figures indicate that in 1975, the ratio was 1.1 households for each job. By 1990, this ratio is expected to decline steadily to 0.99 to 1, almost one household for every job created. If this ratio was the only factor considered in projecting housing demand, San Mateo could expect an increase of approximately 2600 households between 1980 and 1985.

E. Regional Fair Share Housing Need

The State's housing element guidelines say that a city should provide housing for its "fair share" of the region's total housing need. There are three ways of identifying an individual community share. ABAG has initial responsibility for developing fair share numbers in this area. The California Department of Housing and Community Development is supposed to develop numbers if the regional agency does not. The locality can produce its own figures if it disagrees with those of the first two sources. To date, neither ABAG nor the State source has produced fair share numbers for the City of San Mateo.

To conform with the State guidelines San Mateo has developed its own figures for fair share housing need. These figures are based on three components that respond to the State's concerns; a) regional concerns such as market demand, employment, and commuting patterns, b) local concerns such as housing type and tenure, land availability, and c) equity concerns that seek to avoid the impact of low income persons. The following assumptions have been made in developing these figures:

- o The number of households will increase at ABAG's projected rate of 10.7% from 1980 to 1990.
- o Owner households will constitute 45% of all households while renters compose 55%.

- o An overall vacancy rate of 4.2% is necessary to maintain an efficiently operating housing market.
- o The distribution of households by major income categories in San Mateo will be the same as the surrounding SMSA by the year 1990.

The application of the assumptions to the 1980 household estimates for San Mateo yield the following regional fair share housing need figures for 1985 and 1990. The total number of households have been divided in four income categories; 1) very-low (less than 50% of median), 2) low (50% to 80% of median), 3) moderate (80% to 120% of median), and 4) middle and upper (greater than 120% of median).

TABLE II-1 CITY OF SAN MATEO
FAIR SHARE HOUSING NEED: 1985, 1990

Year	1985		1990	
Projected Households	36,426		37,721	
Vacancy Factor (4.2%)	1,530		1,584	
Housing Need	37,956		39,305	
Income Group Distribution	#	%	#	%
very-low (<50%)	7,022	18.5	8,608	21.9
low (50% - 80%)	4,744	12.5	5,267	13.4
moderate (80% - 120%)	7,060	18.6	7,507	19.1
middle & upper (>120%)	19,130	50.4	17,923	45.6
total	37,956	100.0	39,305	100.0

source: Theresa Hughes & Associates' estimate

F. Housing Supply

The City of San Mateo's housing supply grew at a slower rate in the 1970's than it did in the 1960's. The housing unit count went from 23,011 in 1960, to 29,363 in 1970, (a 28% increase) and then to 34,075 in 1980, (a ten-year increase of 16%). Most of the increase during the 1970's occurred in the first five years of the decade. From 1975 to 1980 the housing supply increased by 1,594 units, which amounted to an average rate of less than one percent per year.

The housing stock is dominated by single-family dwellings, but the level of domination has declined. Since 1960, this type of housing went from 18,027 to a 1980 estimate of 18,779, a net increase of only 752 units. The percentage share of singlefamily housing has gone from 78% in 1960, to 56% in 1970, to 55% in 1980.

Multi-family housing has been the most significant type of new housing built in the last twenty years. Large apartment buildings (five or more units per structure) account for 9000 of the new units since 1960. About two-thirds of that number came between 1960 and 1970. Since 1975, the cost and difficulty of building new housing has resulted in only 912 such units being added to the supply. In 1980, the 12,220 units in this category amounted to 36% of the total housing supply.

Mobile homes (27 units) do not represent a significant portion of the housing supply in San Mateo.

San Mateo changed from an owner-dominated housing market in the 1960's to a renter-dominated market in the 1970's. In 1960, two-thirds of the housing was owner-occupied. By 1970, the proportions changed to 49% owners and 51% renters. In 1980, it is estimated the proportions were 45% owners and 55% renters. That relationship appears to have remained fairly stable since 1975.

Purchasing or renting a home or apartment in San Mateo is expensive, but typical of the high cost of housing that predominates the San Mateo peninsula. In 1980, the average home in San Mateo sold for \$160,000. Condominiums, which are a very active part of San Mateo's housing market, have average prices that range from \$112,000 for studios, to \$196,000 for a four-bedroom unit. Average rents are \$300 for a studio to \$600 for a four-bedroom apartment. Rented condominiums cost more and average from \$540 for a one-bedroom to \$760 for a four-bedroom unit. Comparison with price ranges in other peninsula cities indicates that San Mateo is slightly above average in its housing costs.

Vacancy rates in San Mateo have been very low in recent years. The Federal Home Loan Bank sponsors annual surveys that indicate a general decline in available units since 1978, when total residential vacancies amounted to 1.4%. In 1979, the rate was 1.2%. By 1980, the vacancy rate went to 0.9%. The State of California uses a vacancy standard of 2% for owner housing and 6% for rental

housing as indicators of an efficiently operating housing market. With San Mateo's distribution of owner and renter housing the overall vacancy rate should be 4.2%.

Residential building permits are indicators of the level of housing activity in a community. The city issued permits to build 6,164 housing units from 1970 through 1980. This is significantly more than the 4,712 unit increase recorded between 1970 and 1980. The reason is 4,712 represents the net increase in housing supply. Some of the new units built "replace" older units that have been lost through planned demolition, natural and man-made causes such as fires, and conversions of housing units to non-residential use. Since 1976, permits have been issued to demolish 77 structures which contained 125 housing units. For various reasons (including the difficulty of obtaining financing), some units for which permits were issued are never built. An important point to keep in mind is that construction activity generally has to exceed the projected net increase in housing demand to account for typical "losses" of housing stock.

Condominiums and stock cooperatives are the most significant type of housing being created in San Mateo today. Since the early 1970's, more than 2,500 condominium and 980 cooperative housing units have been converted in San Mateo. Almost all new large multi-family buildings are being built as condominiums. The 2300+ condominium or stock cooperative conversions completed by 1980 represent very significant activity. A study of Bay Area condo-conversions in 1979 indicates that San Mateo ranked very high among suburban communities in terms of the significance of this trend. To date, most of the conversions have occurred in large apartment complexes (50 or more units). It appears most future conversions will occur in smaller complexes (less than 50 units).

Condo-conversions have become an important issue in San Mateo because of the loss of low and moderate income housing that is often the result of conversion approval. Recent studies and surveys indicate that condo-conversion does not automatically mean a total loss of rental housing stock. Units that are rented tend to be leased at significantly higher rates, however. Conversions do offer some positive impacts for the city in terms of physical improvements to the buildings, the potential to create affordable ownership housing, and some fiscal benefits from property turnover. For tenants who are displaced by the conversion (approximately 50% to 75% of the tenants in a typical conversion) the current prospects of finding comparable housing at an affordable price are pretty slim, given overall vacancy rates of less than 1%. San Mateo adopted a condominium conversion ordinance in 1979, to specify physical and procedural requirements and to ensure a degree of relocation assistance to affected tenants.

G. Special Housing Needs

To provide adequate housing for all categories of people a community must consider the housing needs of handicapped persons, young or large families, female-headed households, and senior citizens. The shelter requirements of these special groups may emphasize the need for "accessible" housing, smaller housing, larger housing, secure housing, or affordable housing. Identifying the significance of these groups helps the developers and the city to understand distinctions of need within the housing market.

There are no figures on the number of handicapped persons in the City of San Mateo, but current estimates are that 40,000 individuals, age 16 or older, with some form of physical handicap, live in San Mateo County. Obviously, some of those individuals are living in the city. Many of those people are unable to find housing outside of institutional care that is suited to their needs. With minor modifications to existing building codes new housing that is built would be accessible to persons in a wheelchair.

The 1970 Census indicates that single-person households (6,187) were the most significant category of special group in San Mateo. They represented 22% of all households in the city. Senior citizen households (5,173) were also a significant category, representing 18% of all households. About one-third (2,163) of the single-person households were also senior citizens.

While the general orientation of special needs in San Mateo is toward small and elderly households, the needs of families should not be ignored. There were 3,842 large families (five or more persons) in 1970, representing 13% of the total. Female-headed households (2,705) represented 9% of the total. Young families (household head age 25 or younger) were not a significant category, representing only 3% (849 households) of the total.

H. Housing Problems

There are three specific housing problems that should be assessed, beyond the general problem of high cost and limited housing availability. Those problems are housing condition, overcrowding, and "overpaying" renter households. In combination these are components of a concept referred to as "housing need" which is used in analyses for developing housing programs. Another problem to consider is the displacement of households that is caused by redevelopment and condo-conversion.

In general, deterioration of the housing stock is not a significant problem in San Mateo. There are a few subareas of the city, such as the downtown area, where there are some concerns about upgrading the quality of the housing stock. A housing rehabilitation loan program and assistance with minor repairs is underway to correct some of the deficiencies. The city's building division indicates that its major concerns about deteriorating housing

stock are with some small apartment buildings that do not have on-site building management. San Mateo's Housing Assistance Plan determined there are approximately 1700 housing units in substandard condition, but suitable for rehabilitation. That represents 6% of the housing stock.

Overcrowding is a situation where the number of residents exceeds the number of rooms (excluding bathrooms and closets) in the unit. In 1970, overcrowding was not a large problem, with 982 households in that category. The general decline in household size in the last decade would indicate that problem has probably been further reduced. However, if the cost of housing continues to escalate beyond the means of low-income households it may force some of them to "double up" as a way of spreading out the cost, or move into smaller units than they need. Overcrowding could then become a significant problem for San Mateo.

The most significant housing problem in San Mateo is the number of low-income, overpaying, renter households. In 1970, 4,955 such households paid 25% or more of their incomes toward rent. That was 36% of all renter households in the city. This percentage was low, compared to 43% of renters who were overpaying in the entire county. Since 1970, the cost of housing has gone up faster than income so it is likely the rental overpaying problem is more severe at this time. There are federal housing subsidy programs that help low-income renters keep housing costs within the 25% framework, but the assistance available nationwide is far less than is needed to eliminate the problem.

Condominium conversion and redevelopment are two types of housing activity that have or will be occurring with frequency in San Mateo. The present low availability of vacant units makes it very difficult for displaced tenants to find comparable housing at rents they can afford. The current condominium conversion ordinance has provisions that provide a degree of protection to tenants in terms of periods of notification and relocation benefits. The existing condominium conversion ordinance is the subject of a blue ribbon committee that completed its recommendations on September 24, 1981. The City Council will consider those recommendations in a study session on October 14, 1981.

I. Energy Conservation

The conservation of energy has become an important issue in housing policy because of the rise in energy costs. The residential sector offers an opportunity to achieve energy savings through conservation measures, awareness, and application of appropriate technology. The State and federal governments have provided some incentive through research assistance, regulation, and tax credit. Local building departments have responsibility for implementation of the Statewide energy building code (Title 24) through the plan checking process. Public utilities have also found it in their interest to support individual conservation efforts.

San Mateo is considering the development of an overall energy policy that would contain four elements; an energy element of the General Plan, revisions to existing regulations such as the building and zoning codes, a solar ordinance, and a program of energy audits for publicly-owned property. All of those items would have some impact on residential energy conservation. General support for development and implementation of the energy policy will have long-term benefit to residents through energy savings and reductions in shelter costs.

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CHAPTER III

LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

The State's housing element guidelines require that element discuss land suitable for residential development. This chapter of the San Mateo Housing Element will describe resources and techniques available to the city to use existing vacant and developed land to accommodate future growth. While AB 2853 requires that land suitable for the housing needs of all economic levels be evaluated, it places emphasis on housing for low- and moderate-income households. The techniques and resources that will be described apply to overall increase in the housing supply. Opportunities to increase the supply of low- and moderate-income housing will be specially noted in the text.

San Mateo is rapidly depleting its supply of vacant, residential land. The city's computerized Land Use Information system (PARSTAR) indicated about 160 acres of vacant, residentially zoned parcels remaining in 1978, with the potential for building 2,183 housing units. That figure, by itself, is not enough to provide an adequate supply of housing to accommodate anticipated housing demand in 1985. San Mateo is very close to its "build out" point, but that does not mean the city must assume a "no growth" posture. There are a number of land resource techniques the city can and is pursuing to ensure continuing growth of the housing supply.

A. Existing Vacant Land

The potential residential growth that can occur on vacant land zoned for residential use is somewhat limited. As previously stated, San Mateo is rapidly approaching "build out" and it is expected that all significant, vacant, residential parcels in the city will either have been developed, approved for development, or in the development approval process by 1985.

The San Mateo Housing and Land Use Element of 1974-75 indicated there were about 4,637 acres of developed residential land in the city in 1973. That represented about 66% of the total area of the city (approximately 11 square miles, or 7,050 acres). At that time there were 493 acres of vacant residential land available for development. Application of designated residential densities (persons per acre) to the developed land would have allowed for a population of 92,400 residents. The vacant land would have provided for an additional 13,900 residents. The maximum theoretical population for the city, based on densities and zoned residential land would be 106,300. San Mateo's estimated population in 1973 was 78,000, significantly less than the theoretical maximum.

An evaluation of land use printouts from PARSTAR revealed about

162 net acres of vacant residential land in San Mateo in 1978. There are seven categories of residential land with the lowest density designated R1-A and the highest R5. Application of minimum lot size requirements and maximum allowable development standards to each vacant parcel will determine the maximum number of housing units that could be built on vacant land in the city, under current allowable densities. This analysis determined a maximum potential of 2,183 housing units. The largest number of units from any zoning category was 1,122 units from parcels zoned R2 (duplex). Single-family detached zones would allow an additional 372 units. High density zones could accommodate an additional 689 units. In 1978, the total housing supply was about 33,000 housing units. That means the maximum potential housing supply in San Mateo would be about 35,200 housing units. By 1980, the supply is estimated to have increased to 34,000. In other words, existing vacant residential land would be able to provide an additional 1,200 housing units.

B. Private Redevelopment of Existing Land

In the future, a major source of housing development in San Mateo will come through the private redevelopment of existing developed parcels. The redevelopment process represents a potential resource for increasing the housing supply when the number of housing units built, exceeds the number of housing units lost through demolition, or residential redevelopment occurs on currently non-residential parcels. As vacant land becomes less available for development, land values will increase, and the economic incentive for redevelopment will be enhanced. The net increase in housing supply that will result from redevelopment is difficult to predict because it involves several possibilities that cannot be accurately quantified. First, underutilized land could be redeveloped to its maximum potential. Second, increases could come through redevelopment at higher than allowed densities, following rezoning of existing parcels. Third, redevelopment of non-residential parcels could increase the housing supply through mixed land use or changed land use.

In the previous section on existing vacant land it was stated that the land use element of the general plan would allow for a maximum population of 92,400, when the existing population was about 78,000. This indicates "underutilization" because the land, on the basis of adopted city policies, could accommodate more population than it actually held. In other words, parcels that could have accommodated two housing units may only have had one unit built. The specific number of housing units that could actually be built on underutilized parcels would be difficult to determine. It would require a parcel by parcel evaluation, which is a more extensive effort than current resources allow. However, a simple evaluation is that developed residential land was only supporting 84% of its maximum allowable population in 1973. The average household size at the time was 2.6 persons per household. With a maximum allowable population of 92,400 the land should have been

able to accommodate about 35,500 housing units. The estimated housing supply in 1973 was 31,400 units. This would indicate a potential shortfall of 4,100 units. Obviously, property owners could not be forced to build to their maximum potential. There are probably physical and economic reasons why such underutilization would occur. However, the economics of land development and building technology has changed since 1973. In the long-term future, some of the increase in San Mateo's housing supply will come from this resource.

Rezoning of existing land at higher densities will also contribute to an increase in the housing development potential. San Mateo's Downtown Specific Plan offers the greatest potential for use of this technique. Much of the land in that area is already zoned at relatively high residential densities (R2 and R3). The Downtown Plan is based on the premise of more intense use of the land for commercial, office, and residential uses, in an attempt to revitalize the area. The proposed Downtown Redevelopment Plan would enhance this effort by providing improvement to the existing infrastructure to make intense development practical. Rezoning of parcels to higher density residential use (R3, R4, and R5) is a prominent part of the Downtown Plan. It is estimated that rezoning, if approved, would provide potential for a net increase of approximately 500 housing units. There is some potential to provide additional low- and moderate-income housing in this area, if additional incentives such as land writedowns, non-profit housing corporations, and housing subsidy programs can be leveraged with the increased density.

Mixed-use developments are a third form of redevelopment that can be used to increase the supply of housing. Commercial/residential developments have been successfully built in many communities. The city is currently supporting a proposal to build 72-units of senior citizen housing, using air rights over a parking lot at 25th and Flores Streets. Such use has to be carefully evaluated for compatibility and impact on the surrounding area. But as San Mateo progresses with its commercial and office development, residential use should also be considered.

C. Senior Citizen District Zoning Ordinance

Another technique that is being used in San Mateo is the Senior Citizen District overlay concept that was adopted in 1978. The SC zoning classification allows a developer to increase the number of units and bedroom density of development and reduce the parking requirement in Commercial, Executive, and High Density Residential Zones, provided the housing is built to accommodate senior citizens. Special provisions for the persons allowed to occupy units built under this classification, including compatibility of the structure with surrounding uses, the amenities offered to seniors in the area, transportation access, and provisions for security and aid to the disabled must be complied with. The potential housing increase that can come from this technique

cannot be accurately projected because of the many possible circumstances under which it can be used. The city has approved two project proposals under this zoning classification, but neither have been built yet. The SC classification offers an opportunity for the private market to maximize the use of property for a specialized housing need in San Mateo. In combination with State or federal subsidy programs or other local incentives it offers potential to increase the low- and moderate-income housing supply.

D. Landbanking

Landbanking is a land resource technique oriented more to increasing the supply of low- and moderate-income housing than its is to increasing the overall supply of housing. It is basically a program of land acquisitions by a public entity which are held for later sale or lease to developers at below market prices with the expressed purpose of developing low- and moderate-income housing. "Land" in this instance, can mean more than vacant residential parcels. It could also include developed parcels with housing already on it, or non-residential parcels which could be later exchanged for more desirable residential property. The landbanking concept is based on the idea that buying land at current prices and "banking" it until a feasible development can be organized will save land acquisition costs in the long-term and contribute to more affordable housing being developed.

There are a number of funding sources for creating a landbanking fund, including the Community Development Block Grant Program. The sum of \$500,000 has already been set aside for this purpose. An important future source will be the housing fund created by tax increment revenues from the city's approved redevelopment areas. The city could evaluate its current land holdings and determine if any are in a "surplus" category. If any are found, it might be possible to sell or exchange those properties for residential parcels elsewhere in the city.

San Mateo has been actively seeking parcels for acquisition and use in low- and moderate-income housing projects. A number of possibilities have been considered. The CDBG program identified sites at various locations in the city for potential acquisition. So far, none have been acquired. HUD has refused to approve several proposals for locational reasons. Surplus school property is also being considered. At this time one elementary school, the Knolls Elementary School, is scheduled for sale or lease for residential use. Other elementary school sites that might be declared surplus property will not be known until the school district's governing board meets in the Fall. The San Mateo Union High School District has a couple of sites scheduled to be removed from use, but none of them are within the San Mateo city limits. A portion of the Chope Hospital site was considered as a potential site for family housing. The County was approached and a feasibility study done to determine if the county should release the property for such use. The conclusion of the county was to

maintain the current use, at least for the foreseeable future.

E. Conclusion

Seven land resources and techniques have been mentioned as ways of providing adequate land for future growth of the housing supply. If only vacant residential land were to be considered the amount by which the existing housing stock could be increased would probably not exceed 1200 units. The maximum housing supply would then be about 35,200 units. If other resources, such as underutilized parcels, redevelopment and rezoning at higher densities, and the SC District Ordinance are considered potential gains could be as high as 4,000 to 5,000 additional units. Total development of all these resources would be a long-term process, probably in the order of 20 years. The total housing supply at that time could be in the order of 39,000 or 40,000 housing units.

Land set aside for low- and moderate-income housing will come primarily from some rezoning (i.e., the Gateway Planning District), properties developed under the SC District ordinance, and various aspects of landbanking. The number of low- and moderate-income units that could be built through these resources cannot be predicted because the size of the landbank, the number of proposals under the SC District ordinance, or the number of developers who will build affordable housing because of a particular rezoning is really dependent on the amount of money that is available to support subsidy programs, the land acquisition fund, interest rates, and construction/development costs. While an estimate of low- and moderate-income housing has not been made in this chapter at least the means for pursuing land for affordable housing have been identified for use at whatever resource level is available.

CHAPTER IV

CONSTRAINTS AND RESOURCES FOR RESIDENTIAL DEVELOPMENT

This chapter will discuss the constraints and resources provided by governmental and non-governmental factors in the residential sector. Governmental constraints include the regulatory functions which are basic to the governmental role. There has been much discussion as to the extent to which overregulation may be occurring to the point where the costs to the housing market exceed the returns in health, safety, and general welfare of the public at large. Non-governmental constraints include the basic market factors that determine the amount and cost of housing that is built in any area. The primary factors are the costs of land, construction, and financing.

A. Governmental Constraints and Resources

The points at which the City of San Mateo becomes involved in the housing development process include the zoning code, subdivision regulations, building codes, improvement fees, permit processing procedures, and the condominium conversion ordinance. These forms of regulation are considered necessary to protect the health, safety, and general welfare of all citizens of San Mateo. To a certain extent, all forms of regulation are a constraint on the ability of the private market to produce housing. But the consequences of no regulation at all would lead to chaos and general deterioration of the living environment. Communities regulate residential development for the purpose of achieving certain standards of quality in neighborhoods, ensuring compatibility of uses, the use of basic principles of building technology that provide safe shelter, concern for environmental impacts, and other related factors. Each of the regulatory instruments of the city have been reviewed for the extent to which excess in regulation may be occurring and points where the regulatory role is being used to encourage housing development.

San Mateo's zoning code regulates the use of land and structures, the density of development and population, the bulk of structures, parking provisions, open space requirements, and standards for landscaping, signs, and other design requirements. The supply of residential land is controlled by this code because it designates the areas in which residential development can take place and the density in which buildings can be built. This code does not appear excessive in its requirements. As noted in chapter III, the market has probably built at densities lower than the code allows given the extent of underutilization that has occurred. A recent change (1981) in the method by which allowable densities are calculated (using net land area instead of gross land area) does have the effect of reducing potential increases in the housing

supply. However, it has been pointed out that potential negative impact has been seen to affect high-priced housing, more than potential low-income housing. This is because a 20% density bonus is being offered to developers of smaller (0,1, and 2 bedroom units), and therefore less costly apartment units. The addition of the SC District ordinance in 1978 is seen as a positive move in regulation because it allows greater flexibility in zoning regulations (specifically, parking and density requirements) to encourage development of housing for an important segment of the city's population.

The subdivision regulations affect the manner in which parcels can be divided into individual lots for development. Because there is so little land left to subdivide in San Mateo, this regulation has an insignificant impact on future increases in the housing supply.

The city has adopted the Uniform Building Code, which is common in many cities. There is little distinction between San Mateo's code standards and those faced by builders in other communities. The building code is not seen as excessive.

The Developers Contribution Policy was adopted in 1979, in response to the statewide approval of Proposition 13. It requires a builder to pay for all infrastructure and public improvements directly associated with the proposed development and a proportionate share of all citywide programs that would be affected by the development (e.g., sewage treatment facilities) since funds for these costs can no longer be raised from the property tax. This policy is seen by developers as a major contributor to the increased difficulty and cost of building housing in San Mateo. The city feels it has no alternative to the Policy, other than to accept a gradual deterioration of public improvements and support systems.

The development application process and environmental review required to gain a building permit can significantly affect the cost of a project. There are three levels at which review and approval of a project can take place. The first level is the Board of Zoning Adjustments (BOARD), which is composed of city staff. The BOARD does the detailed, technical review of every project and is empowered to approve certain types of applications and actually decides about 75% of the cases. The Planning Commission reviews most applications but generally has to make formal decisions over 25% of the cases. The City Council, which is the final body for appeal, reviews and decides over the most complicated cases. It normally has to make formal decisions over 10% of the applications. In general, the length of the review process in San Mateo is considered reasonable. City staff cites one reason for some delay is inadequately completed permit applications from the developers. It has been suggested that a handbook for developers be produced or seminars held so future confusion and unnecessary delay can be minimized.

The Condominium Conversion Ordinance regulates the manner in which

such conversions are allowed to occur. It can be seen as costly in terms of physical improvements required before the conversion is approved. However, the level of conversion activity that has occurred in San Mateo would indicate that the ordinance has not provided a significant obstacle to those property owners who choose to convert.

B. Non-Governmental Constraints

The costs of land, construction, and financing are the primary determinants of ultimate housing cost to the consumer, either in the form of sales price or rent. The remainder of this chapter will discuss the relative impact of each factor on the cost of a hypothetical 10-unit development on a high-density zoned vacant parcel.

Land cost is perhaps the most significant cost factor in housing development in San Mateo. High density residential land is currently selling between \$20,000 and \$40,000 per housing unit--in the hypothetical example, a land cost of \$200,000 to \$400,000. With other cost factors held constant, the difference in land costs result in per square foot costs of \$83.50 to \$102.90. At the time of sale, the price of each unit would average between \$109,000 and \$134,000.

Construction costs also play a significant role in the overall price of new housing. The current per square foot construction cost for garden apartments is between \$55.00 and \$65.00. When other cost factors are held constant in the hypothetical example, the total per square foot cost per unit is between \$83.50 and \$95.15. The resulting average unit cost is between \$109,000 and \$124,000.

Financing costs, the construction loan charged to the developer during a typical construction period of six months, represents a relatively small share of total unit costs. Recent average interest rates charged on a construction loan have varied between 18% and 22%. In the hypothetical example, the range of financing costs was between \$3.23 and \$3.94 per square foot. When other cost factors are held constant the variation in financing cost caused very little difference in total per square foot costs of the units. The average price would be about \$109,000 to \$110,000 per unit. Although financing costs have little direct bearing on development costs it should be noted that high interest rates have an overall impact on the costs of goods and services. This means, for example, that individual components of the construction cost have the prevailing interest rates as a part of their inherent costs. A general lowering of financing charges would provide some relief in the rising cost of shelter.

The hypothetical example showed how the major components of development cost affect the ultimate cost paid by the housing consumer. The land cost appears to be the most significant fluctuating

factor, even though construction costs make up the large single cost component. Financing costs do not appear to have a directly significant effect on the sales price of the unit--although the financing costs do make a tremendous difference in monthly cost of the home mortgage that must be taken out by the buyer. These costs are at such a level that the average multi-family unit (garden apartment variety) built in San Mateo built at today's costs will have to be sold at a price between \$109,000 and \$134,000. Without substantial subsidies the private market cannot build affordable housing for low- and moderate-income households.

CHAPTER V

GOALS AND POLICIES

The following goals and policies represent a reorganization and refinement of goals and policies that were adopted in the Housing and Land Use Element of 1975, plus additional goals and policies that respond to needs identified in the housing need assessment portion of this housing element.

HOUSING GOAL #1

ESTABLISH A VARIETY OF HOUSING SUFFICIENT TO SERVE ALL PERSONS OF THE CITY WITH HOMES MEETING OR EXCEEDING MINIMUM STANDARDS.

RELEVANT POLICIES

- 1A. Establish guidelines for the development of each area of the City and in the sphere of influence which indicate to the developer and the property owner what the ultimate development of the area is expected to be.
- 1B. Permit multi-family residential development adjacent to thoroughfares, where adequate traffic capacity, sewer and storm drain systems, and proper buffering may be controlled and maintained.
- 1C. Encourage and assist in the provision of medium cost housing by every method that will provide for good development, maintain adequate standards, and be compatible with existing development.
- 1D. Permit greater intensity of land use for housing and employment at locations which are accessible to railroad or rapid transit stations and bus routes.
- 1E. Limit development and redevelopment to the areas that can be served by adequate streets, storm drainage, sanitary sewers, parks and recreation and other public facilities.
- 1F. Promote the development of housing for the elderly by:
 - a. Establishing a separate set of criteria to be applied to senior citizen housing projects;
 - b. Processing such project through zoning and special use permit processes;

- c. Evaluating each project on a case-by-case basis with regard to special development standards.

- 1G. Evaluate the development review process to remove unneeded obstacles and delays.

HOUSING GOAL #2

MAINTAIN THE SUBURBAN ATMOSPHERE OF THE COMMUNITY WHILE ALLOWING DEVELOPMENT OF A VARIETY OF HOUSING TYPES IN APPROPRIATE LOCATIONS.

RELEVANT POLICIES

- 2A. Protect established single-family and multi-family residential areas by assuring that adequate buffers are developed and maintained between them and other types of development and discourage uses that would lead to deterioration, reduction of values, or destruction of the residential atmosphere.

HOUSING GOAL #3

EXPAND HOUSING OPPORTUNITIES FOR LOW- AND MODERATE-INCOME PEOPLE

RELEVANT POLICIES

- 3A. Establish a "landbank" of parcels in the city with the express purpose of using the land and/or improvements to expand the supply of housing affordable to low- and moderate-income households.
- 3B. Seek and assist private developers who will build or rehabilitate low- and moderate-income housing in the city.
- 3C. Low- and moderate-income housing should be distributed in such a way that areas which already contain a concentration of such housing are not overimpacted.
- 3D. Establish and maintain a housing fund which can be used in ways to expand the supply of low- and moderate-income housing, which include but are not limited to land purchase, and predevelopment assistance for low- and moderate-income housing development.
- 3E. Maintain San Mateo's commitment to participate in the County Housing Authority's fair share allocation of rental housing assistance subsidies.

- 3F. Grant priority processing of applications and building inspections to those developers proposing to build or rehabilitate low- and moderate-income housing.

HOUSING GOAL #4

IMPROVE AREAS WHERE DETERIORATION HAS BEGUN AND PREVENT THE EMERGENCE OF BLIGHTED AREAS.

RELEVANT POLICIES

- 4A. Actively promote rehabilitation of deteriorating areas by:
- a. Encouraging the establishment of neighborhood organizations devoted to improvement.
 - b. Revising regulations to encourage good development and prevent overcrowding.
 - c. Exploring and using all means possible, both public and private, to obtain funds for improvement and rehabilitation.
- 4B. Capital improvements and needed public services should be committed, where appropriate, to support and encourage housing conservation/rehabilitation efforts.

HOUSING GOAL #5

ASSURE EQUAL HOUSING CHOICE FOR ALL HOUSEHOLDS IN THE CITY, REGARDLESS OF RACE, RELIGION, SEX, ETHNIC BACKGROUND, AGE, PHYSICAL DISABILITY, HOUSEHOLD COMPOSITION, OR FAMILIES WITH CHILDREN.

RELEVANT POLICIES

- 5A. Provide counseling to participants of city-run housing assistance programs as to their civil rights when dealing with contractors, lenders, landlords, and or agents(County provided service).
- 5B. Maintain support for programs that monitor the occurrence of housing discrimination in the city (countywide program).
- 5C. Support responsible efforts by citizens to increase their participation in housing planning and implementation.

- 5D. Support State and federal legislation to end "redlining" of low-income, minority, and integrated neighborhoods, and to increase the flow of public and private investment into these areas.
- 5E. Encourage the use of affirmative marketing and sales programs in residential development efforts.

HOUSING GOAL #6

ENCOURAGE ENERGY CONSERVING PRACTICES IN THE OPERATION OF EXISTING DWELLINGS AND IN NEW RESIDENTIAL DEVELOPMENT.

RELEVANT POLICIES

- 6A. Coordinate with and support the efforts of San Mateo's overall energy policy and Energy Element of the General Plan.
- 6B. Disseminate relevant information on housing conservation to housing consumers and support efforts by public utilities to encourage home energy conservation practices.

CHAPTER VI

QUANTIFIED OBJECTIVES

There are four categories of quantified objectives for a housing element which correspond to the requirements of AB 2853. They are; 1) net increase in total housing supply, 2) newly constructed low- and moderate-income housing, 3) rehabilitation and conservation, and 4) rental housing assistance. Objectives 2, 3, and 4 are subsets of, not in addition to objective 1. The quantified objectives for San Mateo, for the period 1980 - 1985, are summarized in Table VI-1.

A. Net Increase in Housing Supply

The total housing supply required to fill anticipated demand by all economic segments of the community in 1985 is based in part on the household projections produced by ABAG. A vacancy factor of 4.2% was added to the anticipated number of households in the city to ensure adequate mobility in housing market. The households (36,426) plus the vacancy factor (1,530) yield a total need for 37,956 housing units by 1985. It is estimated that there were 34,075 housing units in San Mateo in 1980. If the city is to accommodate all of the expected demand, it will need a net increase in supply of 3,881 housing units between 1980 and 1985.

The City of San Mateo will not be able to accommodate the expected increase in housing demand by 1985. San Mateo is a community where the supply of vacant residential land is very small and theoretical "build-out" is expected to occur during the 1980-85 period. An objective of 2,350 units net increase in total housing supply is established for the period 1980-1985. This is based on the assumption of total development of vacant residential land (1200 units) plus 25% of the potential increase in supply (4600 units) that can result from full utilization of developed parcels, private redevelopment, rezoning, and other land resource techniques used by the city. The objective represents 60% of the identified housing need for the 1980-85 period.

AB 2853 recognizes that a community may not be able to fill the identified need because of a lack of land or other resources, and only expects that a realistic portion of the total need be used as the quantified objectives in the housing element.

TABLE VI-1 CITY OF SAN MATEO
QUANTIFIED HOUSING OBJECTIVES: 1980-1985

Category	Estimated Need	Existing Supply	Objective 1980-85	Total 1985
Net Increase in Total Housing Supply	3,881	34,075	2,350	36,425
Newly Constructed Low/Mod Inc. Housing	5,465[a]	0	360	360
Housing Units Rehabilitated	1,689	171	536	707
Housing Units Conserved	[b]	100	150	250
Rental Housing Assistance	5,465[a]	256	[c]	[c]

[a] The need figure is based on estimates of renter overpayment from the city's 1979 Housing Assistance Plan. Any combination of newly constructed and rental assistance can be used to fill this need.

[b] There are no estimates of conservation need.

[c] The objective for rental housing will be based on San Mateo's current arrangement with the County Housing Authority, which is a 14% share of the countywide allocation of available subsidies to households.

B. Newly Constructed Low- and Moderate-Income Housing

San Mateo has not been able to meet its previous objectives in terms of newly constructed housing that is affordable to low- and moderate-income households. The city's Housing Assistance Plan for 1979-1982 indicated a goal 360 units to be built. One 72-unit housing project for senior citizens has been approved but is in litigation at this time. For the 1980-85 period, the existing objective will be continued. The availability of subsidy programs appears increasingly scarce at this time. But locally derived sources (such as tax increment funds) may become available and new State or federal incentives might be developed in the next few years. The objective of creating much needed housing should not be eliminated because of the difficulties in implementing earlier programs.

C. Rehabilitation and Conservation

San Mateo has had some success in implementing its housing rehabilitation and conservation programs in the last few years. In its last Grantee Performance Report, the city has indicated a total of 171 low-income homeowners assisted through its housing rehabilitation loan program and 100 households assisted under its minor home repair program. The 1979 Housing Assistance Plan indicated a need to rehabilitate 1,689 housing units, which is substantially above current achievements so there is still a strong need for the rehabilitation program. The objective for units rehabilitated (536) is based on an average of 134 units per year, which is the present objective of the rehabilitation program. The minor home repair program is oriented more toward neighborhood conservation efforts in that it helps to maintain houses before they reach a point of substantial disrepair. That program's present goal will average 30 units per year. This will yield assistance to 707 homes under the rehabilitation program and 250 homes in the home repair program. If substantial increases in available funding should materialize the objectives can be changed.

D. Rental Housing Assistance

The level of future assistance in the form of Section 8 housing subsidies is dependent on the amount of money that will be made available on a nationwide scale by the federal government. That level has not been projected for a period beyond 1982. San Mateo currently receives 14% of the Section 8 allocation from the Housing Authority of San Mateo County. Its authorized level of activity is 304 leases. There are currently 256 units under contract in San Mateo. It is proposed that the city retain its current 14% fair share allocation of available subsidies made available to the County Housing Authority in the future.

CHAPTER VII

FIVE-YEAR IMPLEMENTATION PROGRAM

This chapter sets forth a five-year program of actions that San Mateo is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory incentives, and the utilization of appropriate federal and state financing and subsidy programs when available. In order to make adequate provision for the housing needs of all economic segments of the community, the program is organized in six categories, which include the following:

- (1) Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing and mobile homes, in order to meet the San Mateo's housing goals and objectives.
- (2) Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
- (3) Address and, where appropriate and legally possible, remove constraints to the maintenance, improvement, and development of housing.
- (4) Conserve and improve the condition of the existing affordable housing stock.
- (5) Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.
- (6) Encourage energy conservation with respect to residential development and coordinate with total city efforts in this area.

Each component of the program identifies the agencies and officials responsible for the implementation of the various actions.

A. Actions to Identify Adequate Sites

1. Land Acquisition Program (Landbanking)

The City of San Mateo shall initiate a land acquisition program for the purpose of securing parcels of land that will be set aside for the development or rehabilitation housing which is affordable to low- and moderate-income households. This program could be initially funded by two sources; the Community Development Block Grant program and the housing fund that would be created by tax increments resulting from approval of the three redevelopment plans proposed for the city. The sum of \$500,000 has been allocated from the Community Development Program for this purpose. It is intended that significant amounts of money from CDBG be set aside for at least a period of three years.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office

2. Downtown Specific Plan - Zoning Changes

The proposed Downtown Specific Plan includes changes in current zoning that will result in potential for a net increase of about 500 housing units in the Downtown Area. If successfully implemented this program will provide a significant increase in the "supply" of adequate sites for residential development, in a community where vacant land for residential use is almost gone. A decision on the proposed plan is scheduled for late summer 1981. It is assumed that the proposed changes in zoning will be put into effect at the same time the proposed plan is approved.

Responsible Agencies and Officials:

City of San Mateo Planning Division

3. Downtown Redevelopment Plan - Capital Improvements

One of the obstacles to private redevelopment of the Downtown Area is the inadequacy of existing infrastructure, including sewers, streets and sidewalks, utilities, and transportation systems. One of the major objectives of the redevelopment plan is to provide capital improvements that will assist in the revitalization of the Downtown Area. The method of financing the capital improvements is the use of tax increment funds that will accrue from the net increase in property values after the redevelopment process is approved. Those funds can be used to repay tax-exempt revenue bonds, issued to fund the improvements. All of these arrangements are subject to California Community Redevelopment Law.

Responsible Agencies and Officials:

City of San Mateo Redevelopment Agency
City of San Mateo City Manager's Office
City of San Mateo Public Works Department

4. Zoning Ordinance - Senior Citizen District

The SC District is an existing program defined in the Zoning Code which provides an incentive to create adequate sites by granting more flexibility to the city in allowing developers to build housing suited to the needs of senior citizens. It allows for the development of such housing on residential and nonresidential parcels, with increased bedroom densities, number of units, reduced parking requirements and a general relaxation of development standards. This part of the Zoning Ordinance was added in 1978. Application of this concept, in tandem with private redevelopment, land acquisition programs, and available State and federal housing assistance will provide additional incentive to private developers building more affordable housing in San Mateo.

Responsible Agencies and Officials:

City of San Mateo Planning Division

5. Revisions to the General Plan - Specific Area Plans

The city is scheduled to revise its entire General Plan in the next year or so. A part of the revision process will include in-depth review of specific area plans for the 33 planning areas in the city. At that time additional opportunities for residential development can be identified. Rezoning at higher densities, in appropriate areas, is an approach that can be considered to increase the overall capacity of the city to accommodate more housing units.

Responsible Agencies and Officials:

City of San Mateo Community Development Department

B. Actions to Assist in the Development of Low- and Moderate-Income Housing

1. Citywide Housing Fund

The City shall establish a Citywide Housing Fund whose purpose would be to provide financial support to various housing programs to increase the supply of housing affordable to low- and moderate-income households. This Fund could be built up from a number of sources, such as tax increment revenues, in-lieu fees from developers, profits from equity sharing programs, land sales, and other sources that become available in the future. These monies could be used to replenish the funds for land acquisition, home purchase assistance programs, and other activities that would increase the supply of low- and moderate-income housing.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office

2. Provide Sites for Low- and Moderate-Income Housing

Parcels acquired under the Land Acquisition Program (see A.1. above) shall be made available to profit-motivated or non-profit housing sponsors for the purpose of developing or rehabilitating housing that is affordable to low- and moderate-income households. Parcels can be sold at fair market value, below market value, or held on a long-term lease basis, depending on the nature and motivation of the sponsor and the mix of income groups that will be served. Specific terms under which sponsors can participate need to be developed.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office

3. Obtain Commitments for State and Federal Assistance

City efforts to promote assisted housing have increased during the six years of its Housing Action Program. One 72-unit senior citizen complex has been approved by HUD under the Section 8 Housing Assistance Program (New Construction), but is currently delayed by litigation.

The Housing Assistance Plan 1979-1982 goal for construction of assisted housing was 360 units. That goal has not yet been achieved. Current indications are that new allocations of federal subsidies under the Section 8 program will not be forthcoming. The City shall continue to pursue, in cooperation with potential

project sponsors, commitments for assistance that are eventually made available from the County, State, or Federal governments for which it qualifies. The City shall also review and consider pursuit of any new forms of housing assistance that are created by the present federal administration and session of Congress.

Further, HUD has placed great emphasis on the development of housing for low- and moderate-income families. That need exists in San Mateo, but the greatest need for assisted housing is for senior citizens. The city shall pursue, through HUD, ABAG, and its congressional representatives greater flexibility in the use of the subsidy programs.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office

4. Rental Housing Assistance

The City of San Mateo is currently has a contract with the San Mateo County Housing Authority for the management of Annual Contributions Contracts of the Section 8 Rental Assistance Program (Existing) within the city limits. San Mateo's fair share allocation of countywide subsidies is 14% of the total, a current authorized level of 304 units. In April 1981, there were 256 units actually leased under the program. The city shall maintain its current arrangement and fair share allocation with the County Housing Authority.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office
San Mateo County Housing Authority

5. Home Sharing Program

Some individuals or households may live in a situation where, through long-term ownership, they have a home that is larger than they need. This may especially be true for widowed senior citizens. They may be in the position where they cannot afford to move to smaller quarters because of today's housing prices. Some individuals might desire the companionship, security, and financial supplement that another resident in the home could bring. The task of finding people with the right combination of needs and assets can be very frightening and complicated. This need can be filled with a home sharing program where individuals with space and individuals with a need or desire to fill such space can be properly screened and matched. The city can support this concept by contracting with a private organization trained to provide such service to the residents of San Mateo. This should continue to be a long-term

program, funded through the city's general fund or the CDBG program.

Responsible Agencies and Officials:

City of San Mateo City Manager's Office
Non-profit Service Agency (to be determined)

C. Actions to Address, and Where Appropriate, Remove Governmental Constraints

1. Priority Processing - Affordable Housing Projects

Time is a very important factor in the cost of a housing project. It is especially important to the economic feasibility of low- and moderate-income housing. There are limitations on the number of projects the city staff can review at one time so applications are reviewed in chronological order. Because of the importance of low-and moderate-income housing, the city will give such projects priority in application processing. This priority will extend to building inspections carried out during various phases of the construction process. This priority program will be reviewed by the city attorney to ensure the legality of such a program.

Responsible Agencies and Officials

City of San Mateo Community Development Department
City of San Mateo City Attorney

3. Developer's Guidebook and/or Seminars

City staff will produce a Developer's Guidebook to assist potential applicants prepare accurate and complete applications. Time and confusion can be saved if there were clear instructions to developers on what was required in the development application and how and when the information needed to be provided. An additional consideration in this program will be regularly scheduled seminars with local or interested builders and property owners. The main purpose of these seminars would be to provide useful information to potential applicants, but a secondary purpose would be to gather feedback from developers on ways the application process could be improved. Initially, the seminars would be held on annual basis.

Responsible Agencies and Officials:

City of San Mateo Planning Division

4. Local Mobile Home Zoning Ordinance

Recently enacted State Law (AB 1960) requires that cities ensure the ability of factory-built homes to be located within city boundaries, or that special areas of the city be set aside where such housing can be located. The application of reasonable standards for compatibility of such structures with surrounding properties is allowed. Factory-built homes on permanent foundations that meet building code standards are currently allowed in single-family detached residential zoning in the city.

Mobilehomes have suffered from a negative image concerning their inherent quality and the mobilehome parks in which they were located. Many communities have banned their location within city boundaries because of the fear of degrading influences that mobilehomes might bring. The mobilehome, or factory-built home has changed quite significantly in recent years. In California, regulation has been shifted from the Department of Motor Vehicles to the Department of Housing and Community Development. National standards for quality have been established. It is now often difficult to tell the difference between a manufactured home and the standard single-family dwelling that is built on-site. The manufactured home is now being seen as a way of providing quality homes at moderate prices.

In June 1981, City of San Mateo adopted an ordinance that set reasonable standards for the provision of factory-built housing on single-family zoned parcels in the city.

Responsible Agencies and Officials:

City of San Mateo Planning Division

D. Actions to Conserve and Improve the Condition of Low- and Moderate-Income Housing Stock

1. Expanded Housing Rehabilitation Loan Program

The city established a Housing Rehabilitation Loan Program in 1975. To date, over \$1.8 million in deferred payment and low-interest rate loans have been made to low- and moderate-income households for major repairs to single-family dwellings in designated areas of the city. This program has provided assistance to 171 households. Funding for the program comes from the CDBG program and Marks/Foran financing. The expanded version of the program would extend loan eligibility citywide and to projects with up to four units per structure. The objective of this program is to provide an additional 536 loans by 1985 for a total of 707 households assisted over the life of the program.

Responsible Agencies and Officials

City of San Mateo City Manager's Office

2. Minor Home Repair Program

In 1979, the city established the Minor Home Repair Program by funding a program proposal from the North Peninsula Neighborhood Services Center, Inc. This program has provided assistance to low- and moderate-income homeowners in minor home repairs and painting through grants for materials and CETA labor. This program shall be maintained at its present rate of activity, commensurate with the availability of CDBG funds. The objective of this program is to provide assistance to 150 households between now and 1985, for a total of 250 households assisted over the life of the program.

Responsible Agencies and Officials

City of San Mateo City Manager's Office
North Peninsula Neighborhood Services Center, Inc.

E. Actions to Promote Housing Opportunities for All Persons

1. Fair Housing Program

The city has taken two steps to assure a satisfactory fair housing policy in San Mateo. This programs will continue, pending the availability of funds to support such involvement.

Trained staff which administers the Housing Rehabilitation Program also counsels loan applicants during initial processing. They provide financial counselling, advice on loans, a recommendations for improvements. The counselling also affords the applicants to learn some of their legal rights and obligations of lenders and contractors during the rehabilitation process. The County Housing Authority also provides similar counseling to tenants involved in rental assistance programs.

San Mateo participates in the County's fair housing program, "Operation Sentinel." This program, which is administered by the Stanford Mid-Peninsula Urban Coalition, handles housing discrimination complaints on a regional basis. The program receives about 80 telephone inquiries a month, of which 25 are from residents of the City of San Mateo. Most of the inquiries consist of tenant/ landlord questions and discrimination complaints, which result in direct investigations and montioring by Operation Sentinel. Actual violations of State or federal law can then be prosecuted by private attorneys or the Legal Aid Society.

Responsible Agencies and Officials

City of San Mateo City Manager's Office
Stanford Mid-Peninsula Urban Coalition

F. Energy Conservaton

1. Energy Conservation Policy

The energy conservation needs and potential for the City of San Mateo are being handled in the Energy Element currently before the Planning Commission and City Council for review and approval. It is felt, at this time, that effort is sufficient to move the city forward on energy policy and program issues as they affect energy conservation in the residential sector.

Responsible Agencies and Officials:

City of San Mateo Community Development Department

Figure

CITY OF SAN MATEO HOUSING ELEMENT

FIVE-YEAR IMPLEMENTATION PROGRAM SUMMARY

- A. Actions to Identify Adequate Sites
 - 1. Land Acquisition Program
 - 2. Downtown Specific Plan - Zoning Changes
 - 3. Downtown Redevelopment Plan - Capital Improvements
 - 4. Zoning Ordinance - Senior Citizen District
 - 5. Revisions to the General Plan - Specific Area Plans

- B. Actions to Assist in the Development of Low- and Moderate-Income Housing
 - 1. Citywide Housing Fund
 - 2. Provide Sites for Low- and Moderate-Income Housing
 - 3. Obtain Commitments for State and Federal Assistance
 - 4. Rental Housing Assistance (Section 8)
 - 5. Home Sharing Program

- C. Actions to Address, and Where Appropriate, Remove Governmental Constraints
 - 1. Priority Processing - Low- and Moderate-Income Housing Projects
 - 2. Developers' Guidebook and/or Seminars
 - 3. Local Mobile Home Zoning Ordinance

- D. Actions to Conserve and Improve the Condition of Low- and Moderate-Income Housing Stock
 - 1. Expanded Housing Rehabilitation Program
 - 2. Minor Home Repair Program

- E. Actions to Promote Housing Opportunities for All Persons
 - 1. Fair Housing Program

- F. Energy Conservation
 - 1. Energy Conservation Policy

HOUSING ELEMENT WORKING PAPERS

The following Working Papers are adopted by reference for information purposes and are available for review by contacting city staff at the City of San Mateo Community Development Department.

<u>Working Paper #</u>	<u>Title</u>
1	Analysis of Population and Employment Trends
2	Analysis and Documentation of Household Characteristics
3	Land Suitable for Residential Development
4	Analysis of Potential and Actual Governmental Constraints on Housing in San Mateo
5	Analysis of Non-Governmental Constraints on Housing in San Mateo
6	Special Housing Needs
7	Energy Conservation
8	Goals, Policies, and Quantified Objectives
9	Five-Year Implementation Program
10	Financing Sources
11	Techniques for Low- and Moderate-Income Housing

RESOLUTION NO. 153 (1981)

ENDORISING AND ADOPTING AMENDMENT NO. 42 TO THE
CITY OF SAN MATEO GENERAL PLAN
ADDING A HOUSING ELEMENT

RESOLVED, by the Council of the City of San Mateo, California, that:

WHEREAS, the General Plan of the City of San Mateo is a document which reflects current policies of the City and which must therefore be changed from time to time to reflect changed policies and acknowledge new developments; and

WHEREAS, in accordance with California Government Code Sections 65350-65360 (adoption and revisions), the Planning Commission held a public hearing on August 19, 1981, pursuant to notice given as required by Section 65351, on adding a Housing Element to the General Plan; and

WHEREAS, the Planning Commission approved and recommended adoption of said amendment by at least a majority of its members as required by Government Code Section 65352 and has referred the same to the City Council for endorsement and approval by its Resolution No. 1981-15; and

WHEREAS, this Council has held at least one public hearing pursuant to notice, all as required by California Government Code Section 65355, and has not proposed any substantial amendment, revision or change from that approved by the Planning Commission;

NOW, THEREFORE, IT IS HEREBY DETERMINED and ORDERED, that:

1. This Council hereby endorses and approves Amendment No. _____ to the City of San Mateo General Plan, adding a new Housing Element, as set forth in Exhibit 1 attached hereto and made a part hereof by reference.

2. The City Clerk be, and she is hereby, instructed to cause a certified copy of this resolution to be attached to the City of San Mateo General Plan as evidence of the adoption thereof by this Council.

/s/ DONNA S. RICHARDSON
Mayor

ATTEST:

(SEAL) /s/ DORIS CHRISTEN

City Clerk

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